

QUESTIONS AND ANSWERS

GENERAL

Question:

I applied for a Social Security card for my baby at the hospital, but the card came back with a misspelled name. What should I do?

Answer:

Find at least two original documents proving your child's U.S. citizenship and identity, as well as one proof of your identity as the parent. Then go to your local Social Security office or card center to ask for a corrected card.

The documents you show us must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. To find out more, visit www.socialsecurity.gov/ssnumber.

Question:

What are some of the documents Social Security will accept as proof of identity for a child?

Answer:

While you can use a birth certificate to prove age or citizenship, you cannot use it as proof of identity. For identity, we prefer to see the child's U.S. passport. If you don't have a passport, we may accept the child's:

- Adoption decree;
- Doctor, clinic, or hospital record;
- Religious record (e.g., baptismal record);
- Daycare center or school record; or
- School identification card.

We generally can accept a non-photo identity document if it has enough information to identify the child (such as the child's name and age, date of birth and parents' names). All documents must be either originals or copies certified by the issuing agency. We cannot accept photocopies or notarized copies of documents. To find out more, visit www.socialsecurity.gov/ssnumber.

RETIREMENT

Question:

What is the earliest age that I can apply for my Social Security retirement benefits?

Answer:

The earliest age to receive retirement benefits is 62, but you can apply up to three months beforehand. If you retire at age 62 today, your benefit would be about 25 percent lower than what it would be if you waited until you reach full retirement age.

Even if you are not ready to retire, you still should sign up for Medicare three months before your 65th birthday. You can do both online at www.socialsecurity.gov/applyonline.

Question:

Can I delay my retirement benefits and receive benefits as a spouse only? How does that work?

Answer:

It depends on your age. If you are between full retirement age and age 70 and your spouse is receiving Social Security benefits, you can apply for retirement benefits and request the payments be suspended. Then, you can choose to receive benefits on your spouse's Social Security record. You then will earn delayed retirement credits up to age 70, as long as you do not collect benefits on your own work record. Later, when you do begin receiving benefits on your own record, those payments could very well be higher than they would have been otherwise, because you earned delayed retirement credits.

SUPPLEMENTAL SECURITY INCOME

Question:

What is Supplemental Security Income (SSI)?

Answer:

SSI provides monthly income to people 65 or older, blind or disabled, who also have limited income and financial resources. To be eligible, an individual also must be a U.S. citizen and resident of the United States or a noncitizen lawfully admitted for permanent residence. There are, however, some noncitizens granted a special immigration status who are eligible. To get SSI,

an individual's financial resources (savings and assets) cannot be more than \$2,000 (\$3,000, if married). For more information, read our publications, *Supplemental Security Income* or *Understanding Supplemental Security Income*. Both are available at www.socialsecurity.gov/pubs.

Question:

Are Supplemental Security Income (SSI) benefits subject to federal income tax?

Answer:

No. SSI payments are not subject to federal taxes. If you get SSI, you will not receive an annual form SSA-1099 from Social Security. However, your Social Security benefits may be subject to income tax. Learn more at www.socialsecurity.gov.

DISABILITY

Question:

Do disabled children qualify for disability benefits?

Answer:

There are two Social Security disability programs that provide benefits for disabled children. Under the Supplemental Security Income (SSI) program, a child from birth to age 18 may receive monthly payments based on disability or blindness if:

- The child has an impairment or combination of impairments that meets the definition of disability for children; and
- The income and resources of the parents and the child are within the allowed limits.

Under Social Security, an adult child (a person age 18 or older) may receive monthly benefits based on disability or blindness if:

- The adult child has an impairment or combination of impairments that meet the definition of disability for adults;
- The disability began before age 22; and
- A parent of the adult child worked long enough to be insured under Social Security and is receiving retirement or disability benefits, or is deceased.

Under both of these programs, the child must not be doing any substantial work. The child also must have a medical condition that is expected to last at least one year or result in death. Learn more at www.socialsecurity.gov/applyfordisability.

Question:

Does Social Security provide special services or information for people who are blind or visually impaired?

Answer:

Yes. Social Security offers a number of services and products specifically designed for people who are blind or visually impaired. For example, we make all our publications available in multiple formats including Braille, audio cassette tapes, compact disks or enlarged print. Also, most of our publications are available online in audio format.

To get any of these products in alternative formats, contact us by:

- Going online to www.socialsecurity.gov/pubs/alt-pubs.html;
- Calling us at 1-800-772-1213 (TTY, 1-800-325-0778) between 7 a.m. to 7 p.m., Monday through Friday;
- Contacting your local Social Security office;
- Contacting your U.S. Embassy or Consulate, if you live outside the United States; or
- Mailing, calling, or faxing your request to:

Social Security Administration, Braille Services Branch

6401 Security Boulevard, L1141 West Low Rise

Baltimore, MD 21235

Phone: 410-965-6414 or 410-965-6407 (TTY, 1-800-325-0778)

Fax: 410-965-6413

MEDICARE**Question:**

I need to make changes to my Medicare Part D prescription drug coverage. When can I do that?

Answer:

Open season for Medicare Part D prescription drug coverage runs from October 15 to December 7. The Medicare Part D prescription drug program is available to all Medicare beneficiaries. Joining a Medicare prescription drug plan is voluntary and participants pay an additional monthly premium.

While you are looking at changing your plan, you might want to revisit the *Application for Extra Help with Medicare Prescription Drug Plan Costs*. If you have limited income and resources, you also may be eligible for *Extra Help* to pay monthly premiums, annual deductibles, and prescription co-payments. The *Extra Help* is estimated to be worth about \$4,000 per year. To find out more, go to www.socialsecurity.gov/prescriptionhelp. For more information about the Medicare Part D prescription drug program itself, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227; TTY 1-877-486-2048).

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